

## **ABSTRAK**

*Kajian ini merupakan tinjauan awal untuk mendapatkan gambaran tentang faktor-faktor yang mempengaruhi pembelian Skim Takaful Am di kalangan peruncit atau peniaga di Alor Setar. Kajian ini bertujuan untuk mengkaji kewujudan kesedaran di kalangan para peniaga tentang kewujudan Skim Takaful Am dan hubungannya dengan faktor pendidikan dan pendapatan. Kajian ini juga mengkaji tentang kefahaman responden tentang operasi dan pendapat mereka tentang Skim Takaful Am. Kajian ini menggunakan kaedah sample rawak mudah dan data kajian diperolehi daripada borang soal-selidik yang diedarkan. Sebanyak 350 borang soal-selidik telah diedarkan dan 336 atau lebih 90% kadar respons diterima. Borang soal-selidik yang digunakan memfokus kepada tiga bahagian utama yang melibatkan maklumat berkenaan demografi responden, pemahaman tentang Skim Takaful Am dan faktor-faktor yang mendorong pembelian skim ini. Hasil kajian menunjukkan bahawa lebih kurang separuh daripada peniaga di Alor Setar sedar akan kewujudan Skim Takaful Am dan faktor kesedaran ini mempunyai hubungan yang signifikan dengan faktor agama dan tahap pendidikan. Kajian turut mendapati bahawa kebanyakan peniaga masih sangsi tentang skim ini yang bebas daripada riba. Selepas berada di pasaran selama hampir 22 tahun, kajian ini masih menunjukkan tahap kefahaman dan pemilikan polisi Takaful Am yang rendah di kalangan para peniaga.*

## **ABSTRACT**

*This study is an exploratory study, initially conducted to identify factors that affect retailers demand on General Takaful. This study also aims to evaluate retailers awareness on the existence of the General Takaful and its relationship with educational background and income factors. Level of understanding; relative to the operations and opinions on the scheme is also evaluated. This study employed a convenience sampling method and data were obtained using questionnaires. About 350 questionnaires were distributed and 336 or more than 90% response rate received. The questionnaires were designed to tap into three major part comprising of the demographic background, level of understanding and factors affecting the purchasing of a policy. The findings indicated that almost half of the retailers are aware of the existence of General Takaful and this awareness is significantly related to race and educational level factors. The study also found out that most respondents still have doubts on this scheme which is free from riba. It is noted that even after 22 years in the market, the findings illustrated a low level of understanding of General Takaful and policy ownership among the retailers.*